



## What You Should Know About Long-Term Care

California Partnership for Long-Term Care

November 2004

# Seasons Greetings

### *Walking May Ward Off Alzheimer's*

Walking regularly at age 70 and beyond can help keep the mind sharp and ward off Alzheimer's disease, according to research suggesting that what is good for the heart is also good for the brain.

Some previous studies found that physical activity might stave off mental decline. But the new findings, contained in two studies, show that the activity does not have to be super strenuous.

In more good news for older people, another study suggests that the benefits of a Mediterranean diet rich in fish, olive oil and fruits and vegetables extend into old age, increasing longevity even in men and women in their 70s, 80s

and 90s.

"This study is important because it is often thought that diet, alcohol, physical activity and smoking doesn't matter anymore in old age," said nutrition researcher Kim Knoops of The Netherlands' Wageningen University, the lead author. The studies appear in Wednesday's Journal of the American

Medical Association. One study, involving 2,257 retired men ages 71 to 93, found that those who walked less than a quarter-mile a day were almost twice as likely to develop Alzheimer's or other forms of dementia as men who walked more than two miles daily. A study of 16,466 female nurses ages 70 to 81 found that even women who walked a leisurely



### 2005 Partnership Policy Minimum Amounts

The minimum daily nursing facility benefit increased from \$110 in 2004 to \$130 in 2005. Normally, these increases occur in \$10 increments due to the rounding of the actual projected Average Daily Private Pay Rate (ADPPR), either up or down, to the nearest \$10. It is important to note that the minimum amount remained at \$110 for 2003 and 2004.

In 2004, the minimum daily benefit of \$120 was not reached due to the rounding down of the ADPPR to \$160. Conversely, the \$130 minimum amount for 2005 was reached due to the rounding up of the ADPPR to \$180. Since Partnership regulations require that all policies are sold with a minimum daily benefit of no less than 70% of the ADPPR, \$130 is the minimum for 2005.

**W**ELCOME NEW PARTNERSHIP STAFF  
The Partnership is pleased to announce the addition of two new staff members to the team. Luella Vaughn, who replaces Ronalee Wilkerson, will manage external contracts and oversee our marketing and outreach efforts. Kim Bell, who replaces Randy Hobson, will provide office support. Please join us in welcoming these new team members.

1 1/2 hours a week did better on tests of mental function than less active women.

“We were a bit surprised that something so modest as walking would be associated with apparent cognitive benefits. That was really the surprise,” said Jennifer Weuve, a Harvard School of Public Health researcher who led the nurses study. Previous studies have linked mental exercise, such as crossword puzzles and reading, with a reduced risk of Alzheimer’s. The new research shows physical exercise helps, too.

Bill Thies, vice president for medical and scientific affairs of the Alzheimer’s Association, offered some possible theories for how exercise might boost brain function. He said research in mice has suggested that exercise might reduce brain levels of amyloid, a sticky protein that clogs the brain in Alzheimer’s patients. Also, Thies said, studies have shown that exercise boosts levels of hormones necessary for nerve cell production, and increases blood flow to the brain. The study results are good news for older people who want

to avoid mental decline but “don’t like doing all that awful, sweaty stuff,” Thies said. “This just says, ‘Go for a walk.’”

“Keep eating your veggies, too” could be another mantra, according to the Dutch study, showing that Europeans ages 70 to 90 who ate a Mediterranean-style diet had a 23 percent lower risk of death during a 10-year follow-up than those with less healthy eating habits. A 65 percent lower mortality risk was found in those who combined the Mediterranean-style diet with three other healthy habits - moderate alcohol use, no smoking and a half-hour or more per day of physical activity, including walking. Previous research has linked the diet with a lower risk of heart disease. The new study does not say how long any of the participants were on the heart-healthy diet.

Reprinted from an AP story published September 21, 2004 by Lindsey Tanner.

## Alzheimer’s & Caregiving... the Reality

By Luella Vaughn

This is the story of the balancing of my responsibilities in caring for my mother and maintaining my job, where I have been employed for the last 16 years. For background, I am one of two primary caregivers (my sister is the other) for my 80-year old mother. My mother has advanced Alzheimer’s disease and is now completely dependent on us for assistance with all of her ADL’s and IADL’s. About once a week, I have to request time off from work to take my mother to the doctor or other appointment. Fortunately, my employer is understanding of my situation and approves the time. I realize, however, that may not always be the case.

On this particular day, I arrived early to help her get ready. First, I assist her with her bath, washing her arms, back, feet, and sometimes her lower extremities. She does not remember that she has to go to the doctor today, so she keeps asking me why she needs to take a bath. After she is bathed, I sit her down to the table and prepare her breakfast. She has forgotten to take her medication, so I crush up her pills in her applesauce and tell her that this is a part of her breakfast. I fix her a bowl of hot oatmeal and toast. I put her juice in front of her and she asks me, “Is this mine?” I have already assured her several times that the breakfast is hers. As my heart breaks, I respond “Yes mother, that is your juice.” She hesitates again to eat, since she is still not sure if I fixed it for her or not...

While this is only a small part of this particular day, in retrospect, I wonder how things would have been different had we known about and purchased long-term insurance while my mother was still healthy. It would have been invaluable to have long-term care coverage to relieve some of the financial and emotional strain.